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NOTICE

TO: All Agents

FROM: Scott Pierce
Senior Vice President

DATE: May 22, 2009

SUBJECT: Craig Jontz – Chief Underwriting Counsel

In order to better service the needs of our agents and also protect the Company's position and agency base in regulatory matters, we have implemented a major change within our legal department. That change entails a separation of responsibilities that will be carried out by our senior counsel, Jim Russick, and Craig Jontz, a former member of our legal department with more than 24 years of experience as an underwriter.

Craig has returned to ORT to assume Jim's duties as Chief Underwriting Counsel for Florida Agency Operations in our Tampa office, thus freeing Jim to serve in the newly created position of Governmental Affairs Counsel.

Craig has a strong background in real property law and is experienced in dealing with complex commercial transactions. He has also held important positions such as Senior Vice President and Southeast Regional Underwriting Counsel with another underwriter. He earned his undergraduate degree from Drake University and his law degree from the University of Arkansas School of Law. He has provided a variety of presentations on real property, bankruptcy and probate issues and is a member of the Florida and Arkansas Bars. He also is a member of the Real Property, Probate and Trust Law Section of the Florida Bar Association.

Craig is located in our Tampa office. We are pleased to welcome Craig back into our fold, and invite you to call upon him any time you have need of assistance.

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